

Fill in this information to identify your case:

Debtor 1 Mary M Crooks

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(if known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
☒ Not employed

Retired

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ N/A

Debtor 1 **Mary M Crooks**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
4. Copy line 4 here	\$ 0.00	N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	N/A
5b. Mandatory contributions for retirement plans	\$ 0.00	N/A
5c. Voluntary contributions for retirement plans	\$ 0.00	N/A
5d. Required repayments of retirement fund loans	\$ 0.00	N/A
5e. Insurance	\$ 0.00	N/A
5f. Domestic support obligations	\$ 0.00	N/A
5g. Union dues	\$ 0.00	N/A
5h. Other deductions. Specify:	\$ 0.00	N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	N/A
8b. Interest and dividends	\$ 0.00	N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	N/A
8d. Unemployment compensation	\$ 0.00	N/A
8e. Social Security	\$ 2,166.10	N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ 0.00	N/A
8g. Pension or retirement income	\$ 1,316.75	N/A
8h. Other monthly income. Specify:	\$ 0.00	N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 3,482.85	N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 3,482.85 + \$ N/A = \$ 3,482.85	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		\$ 3,482.85 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:	Social security income is net after medicare deduction. Pension is net after federal taxes. No anticipated changes.	

Fill in this information to identify your case:

Debtor 1 Mary M Crooks

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 402.29

If not included in line 4:

4a. Real estate taxes

4a. \$ 386.53

4b. Property, homeowner's, or renter's insurance

4b. \$ 59.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 212.58

Debtor 1 **Mary M Crooks**

Case number (if known) _____

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	205.00						
6b. Water, sewer, garbage collection	6b. \$	65.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	230.00						
6d. Other. Specify: _____	6d. \$	0.00						
7. Food and housekeeping supplies	7. \$	575.00						
8. Childcare and children's education costs	8. \$	0.00						
9. Clothing, laundry, and dry cleaning	9. \$	95.00						
10. Personal care products and services	10. \$	95.00						
11. Medical and dental expenses	11. \$	170.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	250.00						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00						
14. Charitable contributions and religious donations	14. \$	15.00						
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	260.00						
15c. Vehicle insurance	15c. \$	55.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
16. \$		0.00						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).								
18. \$		0.00						
19. Other payments you make to support others who do not live with you. Specify: _____								
19. \$		0.00						
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	50.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: _____	21. +\$	0.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<table border="1"> <tr> <td>\$</td> <td>3,425.40</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>3,425.40</td> </tr> </table>		\$	3,425.40	\$		\$	3,425.40
\$			3,425.40					
\$								
\$	3,425.40							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,482.85						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,425.40						
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	57.45						

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: Debtors pays a monthly premium for supplemental Medicare insurance as listed on 15b. Debtor's vehicle is over 12 years old and in fair condition; she anticipated the need for a vehicle payment in the next 12-18 months. No other anticipated changes.

201410150136174

Pgs: 4 \$48.00 T20140070400
10/15/2014 11:07AM MEPINDECOMM
Terry J. Brown
Franklin County Recorder

(Space Above This Line for Recording Data)

MORTGAGE

THIS MORTGAGE ("Mortgage") is given on September 18, 2014

The mortgagor is

MARY MICHELLE CROOKS, UNMARRIED

When Recorded Return To:
Accurate Title Group
2925 Country Drive
St. Paul, MN 55117

Whose address 1576 GRAYLING CT, COLUMBUS, OH, 43235-0000.

("Borrower"). This Mortgage is given to FIFTH THIRD BANK (CENTRAL OHIO)
which is organized and existing under the laws of OHIO and whose address is

5050 KINGSLEY DR CINCINNATI, OH 45263

("Lender").

Borrower owes Lender the principal sum of Fifty Thousand AND 00/100
Dollars (U.S. 50,000.00) (herein, the "Indebtedness"). This indebtedness is evidenced by Borrower's
note, credit agreement or other evidence of indebtedness, dated the same date as this Mortgage, with the full
indebtedness, if not paid earlier, due and payable on 09/25/44 (herein, the "Loan Documents").
TO SECURE to Lender (a) the repayment of the Indebtedness evidenced by the Loan Documents and any
extensions or renewals thereof, with interest thereon, the payment of all other funds, with interest thereon,
advanced in accordance herewith to protect the security of this Mortgage, and the performance of the
covenants and agreements of Borrower herein contained, or contained in the Loan Documents or any
document executed in connection therewith, and (b) the repayment of any and all other loans, advances or
indebtedness of Borrower owed to Lender and all affiliates of Lender, of any nature whatsoever (collectively
the "Obligations") and (c) the repayment of any future advances, with interest thereon, made to Borrower by
Lender pursuant to Item 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant,
warrant and convey to Lender, with mortgage covenants, the following described property located in the
County of FRANKLIN
State of Ohio, to wit (herein, the "Real Estate");

SEE ATTACHED EXHIBIT "A"

which has the address of 1576 GRAYLING CT COLUMBUS, OH 43235-0000
("Property Address");

FIFTH THIRD BANK

LOAN ORIGINATOR'S NAME: LAURA BACHMEYER

TOGETHER WITH all the improvements now or hereafter erected on the Real Estate, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, and all fixtures now or hereafter permanently attached to, the Real Estate, and all right, title and interest of Borrower in and to the land lying in the streets and roads, in front of and adjoining the Real Estate, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Real Estate covered by this Mortgage; and all of the foregoing, together with said Real Estate (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, warrant, and convey the Property, that the Property is unencumbered, except for encumbrances of record, and that Borrower will warrant and defend the title of the Property against all claims and demands.

MASTER MORTGAGE FORM:

5/28/04
All terms of that certain master mortgage form ("Master Mortgage Form") recorded 06/14/2007 pursuant to Ohio Revised Code section 5302.15 in the office of the FRANKLIN County Recorder, Instrument .. Book N/A , page N/A by Fifth Third Bank, by David A. Jackson, by reference incorporated as fully and to the same extent as if set forth and contained herein.

COPY: A copy of the Master Mortgage Form has been furnished to the mortgagor prior to the execution of this Security Instrument and mortgagor hereby acknowledges receipt of the same by signing at the end of this instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Mortgage, (including but not limited to the Master Mortgage Form) and in any rider(s) executed by Borrower and recorded with it. If for any reason the Master Mortgage Form shall not be deemed a part of this Mortgage, this 3 (three) page instrument, plus any rider(s) and attached legal description shall stand by itself as a mortgage document, binding on Borrower(s) for the benefit of Fifth Third Bank, its successors and assigns.

Mary Michelle Crooks (Seal)
MARY MICHELLE CROOKS

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

STATE OF Ohio Franklin COUNTY

On this 18th DAY OF September, 2014, before me, a Notary Public in and for said County and State, personally appeared
MARY MICHELLE CROOKS, UNMARRIED

the individual(s) who executed the foregoing instrument and acknowledged that HE/SHE did examine and read the same and did sign the foregoing instrument, and that the same is HIS/HER free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission Expires:



BRENT M. CHANEY
Notary Public, State of Ohio
My Commission Expires
July 21, 2018

Regina Sens

Brent M. Chaney
Notary Public

Brent M. Chaney
Typed, Printed or Stamped Name

This instrument was prepared by: FIFTH THIRD BANK (CENTRAL OHIO)
5050 KINGSLEY DR CINCINNATI, OH 45263

EXHIBIT A

THE FOLLOWING REAL PROPERTY SITUATED IN THE COUNTY OF
FRANKLIN, IN THE STATE OF OHIO AND IN THE CITY OF
COLUMBUS:

BEING LOT NUMBER TWO HUNDRED THREE (203) OF
WORTHINGTON GREEN SECTION NO. 3, AS THE SAME IS
NUMBERED AND DELINEATED UPON THE RECORDED PLAT
THEREOF, OF RECORD IN PLAT BOOK 66, PAGE 98, RECORDERS
OFFICE, FRANKLIN COUNTY OHIO.

THIS BEING THE SAME PROPERTY CONVEYED TO MARY MICHELLE
CROOKS, DATED 07/16/1993 AND RECORDED ON 07/21/1993 IN
INSTRUMENT NO. [REDACTED] IN THE FRANKLIN COUNTY RECORDERS
OFFICE.

PARCEL ID: [REDACTED]

[REDACTED]
Address : 1576 GRAYLING, COLUMBUS, OH

